2025 Compliance with the United Nations Principles for Responsible Banking (PRB)

Principle 1: Alignment We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.	Yuanta Bank is a wholly owned subsidiary of Yuanta Financial Holdings. Established in 1992, the Bank has, over the decades, developed into a regional bank in the Asia-Pacific region and is committed to providing comprehensive financial services. As of December 31, 2025, Yuanta Bank has 4,962 employees and a capital of approximately NT$ 87.303 billion with 149 branch locations in Taiwan and two overseas branches. Through cooperation among its domestic and overseas locations, the bank offers customers diverse and cross-border financial services.. In support of the United Nations' Sustainable Development Goals (SDGs), Yuanta Bank commitments to incorporate the spirit of corporate sustainable development into business planning and operations. The bank focuses on environmental protection, social welfare, and corporate governance. It also supports green industries and low-carbon transitions, and promotes human rights protection, and sustainable supply chains. To realize the Group's net-zero pledge, Yuanta Bank aligns itself with the international Paris Agreement and the blueprint for Taiwan's Pathway to Net-Zero Emissions in 2050. The bank is fully committed to achieving the regulatory goal of net-zero emissions by 2050 as a long-term sustainability objective. It has established emissions reduction pathways and is actively adjusting its business strategies to reinforce its net-zero commitments, working together with stakeholders to fulfill its social responsibilities.
Principle 2: Impact & Target Setting We will continuously increase our positive impacts while reducing the	In response to international sustainability trends and government policies on net-zero and energy transition, Yuanta Bank is channeling funds into green technology and innovation, guiding enterprises toward a low-carbon economy and sustainable development. In 2025, green loans totaled NT$40.723 billion, representing 4.86% of the Bank's total credit portfolio, while sustainability-linked loans totaled NT$67.970 billion, representing 8.11% of the total credit portfolio.

negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.	Yuanta Bank is committed to aligning its financing activities with the goals and timeline of the Paris Agreement. By measuring the carbon emissions of its asset portfolio and investing in sustainable and green industries, the bank is working to limit global warming to 1.5°C. In 2025, following the Global GHG Accounting and Reporting Standard for the Financial Industry published by PCAF, Yuanta Bank conducted an emissions audit across asset classes, including corporate loans, equity and corporate bonds, and project finance for power generation. The total financed emissions amounted to 10,230,941.04 tCO_2e. In addition, in 2025, the Bank revised its "Climate Finance Operations Guidelines," setting targets to fully exit coal-related industries by 2030 and unconventional oil and gas–related industries by 2035. Furthermore, using the Environmental Profit & Loss (EP&L) methodology, the carbon reduction benefits of electric vehicle loans were calculated, with a performance result of 53,869.62 thousand NT dollars. Yuanta Bank continues to align with market sustainability trends and the KPI criteria of Yuanta Financial Holdings' sustainable development strategy, actively developing ESG-related products and services and setting targets for sustainable lending balances.
Principle 3: Clients & Customers We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.	Yuanta Bank offers diverse and professional sustainable financial services, dedicated to helping clients transition to a low-carbon economy and navigate this extraordinary period of transformation. Yuanta Bank also participates in the Group's joint engagement efforts, practicing engagement actions concerning stewardship for sustainable finance. As a founding member of the "Coalition of Movers and Shakers on Sustainable Finance," Yuanta Financial Holdings, along with Yuanta Bank, works to guide clients and leverage peer influence. In 2025, the Bank completed engagement actions with more than half of the selected enterprises in high-carbon-emitting industries within its major financing and investment portfolios in Taiwan, urging engagement counterparts to set targets to achieve net-zero emissions by 2050. • Corporate Financial Services: To fulfill its emission reduction commitments and strategies, Yuanta Bank

	helps companies identify low-carbon economic activities through the "Reference Guidelines for Identifying Sustainable Economic Activities". Companies engaging in these activities are priority financing customer with the bank. Yuanta Bank also actively supports companies transitioning to a circular economy and industries related to renewable energy infrastructure by providing financing. • Consumer Financial Services: Yuanta Bank offers preferential interest rates for green building mortgages and new energy vehicle loans, encouraging consumers to choose environmentally friendly products. Prior to granting credit, the Bank also reviews whether collateral properties are located in areas with high environmental risk. • Inclusive Financial Services: Yuanta Bank offers a wide array of inclusive finance and social-impact financial products and services. Products and services are tailored to meet the diverse needs of different customer groups.
Principle 4: Stakeholders We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.	Yuanta Bank, in line with Yuanta Financial Holdings' adoption of the AA1000 Stakeholder Engagement Standard (AA1000 SES), has identified eight major categories of stakeholders. By building various communication channels, the bank engages in dialogue with stakeholders to understand their concerns. For details on the 2025 stakeholder engagement performance, please refer to 2.2 Stakeholder Engagement and Materiality Assessment Procedures of Yuanta FHC 2025 Sustainability Report.
Principle 5: Governance & Culture We will implement our commitment to these Principles through effective governance and a culture of responsible banking.	• Establishing a Transparent and Effective Governance Structure: The Sustainable Development Committee set up by Yuanta Financial Holdings under the Board of Directors is a functional committee composed of the Chairman and four independent directors. To further facilitate these policies, the Corporate Sustainability Office has been set up under the Sustainable Development Committee, along with the establishment of six specialized functional groups of the office. Senior executives from relevant departments of the subsidiaries are included, enabling the Group to pool efforts from all subsidiaries to drive ESG-related operations, products, business activities, and services. For more information on the sustainability governance structure, please refer to 2.1 Sustainable Governance of

	Yuanta FHC 2025 Sustainability Report. • Fostering a Responsible Banking Culture: Guided by the principles of "Integrity, Prudence, Service, Innovation, and Care," Yuanta Bank, led by its Board of Directors and supported by its management and employees, incorporates the spirit of the United Nations' Sustainable Development Goals (SDGs) into all aspects of its operations and business activities through establishment of rules and regulations. Internal employee training also ensures that every staff member understands their role in sustainable development, embedding the concept deeply within the organization and its culture. The bank is fully committed to Yuanta Financial Holdings' sustainability strategy and objectives, centered around the "D.R.E.A.M." framework, while extending its positive influence on all stakeholders and fulfilling its social responsibility as a responsible bank. For progress and performance related to each goal, please refer to 2.3 Sustainability Strategies and Commitments of Yuanta FHC 2025 Sustainability Report.
Principle 6: Transparency & Accountability We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.	Yuanta Bank evidences its commitment to the Principles for Responsible Banking (PRB) and its influence by regularly evaluating the implementation of these principles and disclosing relevant information publicly. This report summarizes the bank's spirit and impact in the management of financial products and services with a sustainability focus. Key execution progress is outlined as follows: • Progress in adhering to the PRB is publicly disclosed starting from the 2024 Yuanta Financial Holdings Sustainability Report, for the public and investors to know. • Yuanta Bank regularly discloses the assessments, which were based on the Group's "Sustainable Finance Guidelines", the progress and status of Equator Principles cases, and the ESG review and control status of corporate lending in the sustainability reports of Yuanta Financial Holdings. Additionally, the bank provides regular updates on its website to disclose its actions in institutional investor stewardships. • To continually improve its internal ESG-related regulations. Prior to granting credit, the Bank reviews ESG factor assessment items for customers, such as whether a credit counterparty is a controversial

	company, an enterprise sensitive to material environmental and social issues, or a prohibited company, and explains the assessment results in the credit investigation report. When handling corporate credit cases, credit investigation/approval staff are required to review the "Corporate ESG Information" provided by the Joint Credit Information Center (JCIC) to understand information such as greenhouse gas emissions and any major workplace safety incidents/disasters/environmental pollution events and regulatory penalties over the past three years. In addition, the Bank collects and verifies ESG-related information through multiple sources, including the "Corporate ESG Information and Sustainable Economic Activities Self-Assessment Questionnaire," the borrower's official website, sustainability report, annual report, the Taiwan Stock Exchange ESG InfoHub, links to the Ministry of Economic Affairs' environmental and ecological data platform, the Ministry of Environment's Environmental Data Open Platform, the Voluntary GHG Reduction and Offset Information Platform, and the GHG Reduction Credit Management System, in order to track the borrower's disclosure and implementation of ESG-related initiatives.